

WHAT IS THE BEST WAY TO ADVERTISE LOUISVILLE?

AGITATE WITHOUT EVER CEASING FIGHT.

Better Facilities of All Kinds and Better City Morals.

The city of Louisville can best be advertised by agitation.

Agitate for improvement in all the public utilities:

In water, for a purer supply, lower rate or both.

In gas, for a recognized standard quality at all times at the lowest possible price.

In transportation or transit, for equitable rates and sufficient facilities.

Promote for material reduction in price.

This agitation should be vigorous, continuous and fair.

Agitate for activity in street improvement, sewer construction, public buildings, road building.

Agitate for honest application of tax collected rather than for reduction in rate.

Agitate for morality.

Never quit agitation—you may get nothing out of it but the advertising.

Louisville as a market can best be advertised by organization.

Organize each kind of commercial or manufacturing enterprise.

Organize those organizations into one grand commercial body.

Grand advertise by education.

Educate your merchants and manufacturers on the subject of Louisville.

Educate every man traveling out of Louisville as to just what Louisville is doing.

An annual banquet to the traveling salesmen would afford the "educational opportunity" and would itself prove a big advertisement.

Builders and contractors should be educated to advertise for estimates or keep in a wide range of papers and places.

A Louisville classified directory of manufacturers, dealers, wholesale and retail, large and small should be distributed broadcast. Such publication should be circulated without direct cost to the individual.

This should be supplemented by trade directories setting forth in detail the advantages of each establishment in each trade and circulated generally in that trade.

Incidental advertising for Louisville should be obtained by "going after" all conventions, meetings of lodges, societies and other gatherings. We may fail to get the meetings, but well get the advertising.

Summing up Louisville should be advertised by agitation, organization and education.

E. M. KAHN,
170 Second street, city.

BOOKLET AND DISPLAY "ADS" IN MAGAZINES.

Louisville, Jan. 26.—Perhaps it may seem presumptuous for me to add my feeble suggestion to that of the business men of the city, who perhaps know much better than I do, "the best way to advertise Louisville." I will venture, however, being interested. After thinking about the matter some McCa I make the following suggestion:

Let a neat, artistic little booklet be gotten up, one with such an attractive cover that the "strangers within our gates" cannot keep their fingers off it, and after once between its lids cannot resist the desire to read it through—to study its contents.

This booklet, while not overlook-

DISTRIBUTE THE PRINCIPAL PAPERS.

Send Copies of the Courier-Journal and Times Over the Country.

Louisville, Jan. 28.—My idea is this: Send sample copies of the Courier-Journal and Times all over the country to manufacturers and business men, with a selection of the best articles received at your office on advertising. I do not mean to offend the Courier-Journal, I have no objection to seeing the best way to see the city without remuneration. I think it would be wisdom for the city to appropriate a sufficient amount to defray the expense of the same. I would suggest that such strong inducements be offered that manufacturers would be compelled to take the paper both for advertising and personal enjoyment.

DR. W. H. CLORE,
1022 West Jefferson street.

CHEAP RAILROAD RATES AND USE NEWSPAPERS.

Lancaster, Ky., Jan. 26.—I would suggest that the best way, in my judgment, is first through the columns of a daily newspaper with a large out-of-town circulation. It is easy to reach the people through this medium and tell them what you have. It is not so easy, however, to get country people to your city unless you have a good reason. The way of transportation is afforded by the railroads. Induce the railroads to give, say, weekly merchant rates of one-half usual fare, on the ironclad anti-scalper ticket plan, limited to three days, we will say, by way of illustration, and note the increase in passenger traffic to your city, we will say, in the spring and fall, which is the busy period with all shoppers, both wholesale and retail. Saving money, however, we might take lesson from Lexington, which is reaching out with its interurban system that is bringing a large volume of business that she would not get if it was not for cheap transportation.

Small towns all over the State encourage the building of macadamized turnpikes reaching out into the isolated farming districts, offering an easy, cheap way of getting in and out of the country center.

Under the old turnpike regime, merchants gave back in money toll paid to their customers coming to their stores to trade. Interest the steam railroads running into your city along the lines indicated, and this, together with systematic, persistent newspaper advertising, will bring about satisfactory returns from new sources to your city, your merchants, your theaters and your hotels. Respectfully,

NATHAN T. WRISLEY,
Advertise City On Its Merits.

Louisville, Jan. 30.—In my opinion, the best way to advertise the city of Louisville through the entire United States is on its own merits. We have good river and railroad facilities, having fine steamer and train express are very moderate, but we ought to have lower taxes, better streets and grandiose sidewalks all over the city, and furthermore we ought to have good sewerage and filtered water direct from the water works. Then take those things that we ought to have and what we have a desire; it will be easy to identify American cities in reputation will be spread through this country with the assistance of your readers. WILLIAM COLLINS,
250 Garland ave., city.

Craving your pardon if I have been tired of you trusting at some point may have been gained by what I have said, my excuse must be my interest in my home city, as well as my penchant for literary work—magazine articles in particular. Yours truly,

MISS M. KNIGHT HOGUE,
103 Second street.

Suggestion From Indianapolis.

Indianapolis, Jan. 20.—In my opinion the best way to advertise Louisville would be to send a copy of your leading paper—the Courier-Journal—to all the commercial bodies in cities of any importance, with a pictorial edition once a week describing the resources of your city, the experts to be divided between the Commercial Club and the editor of the paper. Hoping you will fully understand the meaning of the booklet I enclose.

Mr. Knott's letter was dated Jan. 20, 1904, and read as follows:

"I am enclosing a copy of the Courier-Journal to all the commercial bodies in cities of any importance, with a pictorial edition once a week describing the resources of your city, the experts to be divided between the Commercial Club and the editor of the paper. Hoping you will fully understand the meaning of the booklet I enclose.

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GLIDING

own the Kentucky River
With Great Momentum.

E GORGES BREAK LOOSE

END CARRY THOUSANDS OF
LOGS WITH THEM.

LARGE LOSS TO MILL MEN.

Cold Over Lake Region.

Duluth, Feb. 10.—Another cold wave

swept over the head of the lakes last

night, bringing with it a fall of

35 degrees since yesterday noon. A strong north-

west gale adds to the discomforts of

out door life.

The Kentucky river is in the worst state of its history, and immense loss of property is feared. In consequence of the general freeze-up, followed by higher temperature, which turned loose the tremendous masses of snow and ice in the mountains, the river is filled with barges, and they are going down stream with a momentum that may prove too great for the various dams and "booms" of the lumber mills to withstand. Intrenched behind the barges are probably 200,000 logs, representing a value of about \$1,000,000, and these may be lost.

Mr. Robert L. Thomas, whose home is in Louisville, but who is connected with the Ford Lumber Company, one of the largest concerns in the State, received the most definite information last night that has been secured relative to the danger. Likewise, his information is that the main gorge is at present extending from a point six miles above a mass of thirty miles of ice and frozen snow. Banked against his tremendous mass are 150,000 logs, representing money expended by the lumbermen to the amount of \$75,000. It is only a question of time when the mass starts whirling down stream, and then will come the real warfare.

We have great hopes of checking the rush at Ford. We are "booming" the entire river at Ford, and as we have no water there the prospect is not so good. If you can stop it, it will mean a great saving of money and property other than the logs involved."

The immense gorge is made up of the several smaller ones, according to reports, which are gradually getting together, and then becoming more formidable. The smaller streams also are gradually merging. Other streams in the state, according to reports, are similarly affected, though not so seriously.

Slight Rise Looked For Here.

Swollen by the melting of ice and snow, the back water streams in the mountains of Kentucky are pouring into the Kentucky river, causing a rise which broke the ice and swept the river clean for many miles past Beattyville. The water is now ten inches over five feet, reaching almost to the flood stage, but it is thought that the rise will affect Louisville only slightly. The cold weather of yesterday and today was very warm, and was attributed to those interested in the river situation, for it prevented anything like a heavy and rapid rise, and stopped, to a large extent, the flood which began near the headwaters of the Kentucky.

A rise is expected in Louisville to-day or to-morrow, but it is thought by those who are familiar with the river conditions that it will not be very great. Should the river rise rapidly there would be great danger to the coal fleets which are in the harbors about Louisville as the rise would break the ice and prevent the boats from sailing down the river to catch any part of the logs. The first houses here are located at Irvington, thirty-six miles by river, below, and it is reported that there is a logjam between the two points. The river is covered with broken ice and this is filling the booms, making it almost impossible to handle any part of the logs successfully. It is expected that the gorge will stay the booms in Louisville until it reaches the large mills at Ford and Valley View, where the large mills are located, although the last named places have slack water, which gives them quite an advantage in controlling timber.

BREAKS ABOVE BEATTYVILLE.
Thousands of Logs Pass the Booms
At That Point.

Beattyville, Ky., Feb. 10.—(Special)—The jam of logs and ice in the North Fork of the Kentucky river is now broken, and it is expected this morning and it is estimated that over 70,000 logs passed the booms here by 7 o'clock. By that time the big rush was practically over, but it will be another week before a boomerang comes along the river to catch any part of the logs. The first houses here are located at Irvington, thirty-six miles by river, below, and it is reported that there is a logjam between the two points. The river is covered with broken ice and this is filling the booms, making it almost impossible to handle any part of the logs successfully. It is expected that the gorge will stay the booms in Louisville until it reaches the large mills at Ford and Valley View, where the large mills are located, although the last named places have slack water, which gives them quite an advantage in controlling timber.

BRIDGE WASHED AWAY.

Small Streams Out of Their Banks

and Coal Operations Delayed.

Bardstown, Ky., Feb. 10.—(Special)—The new concrete bridge of the Bell-Jellico Coal Company across the river, a few miles above here, was completely demolished by the sudden tide in the Cumberland, and the loss of over \$10,000 thousand dollars and coal operations will be delayed for several months. All the smaller streams are out of their banks and this place is cut off from traffic with the country.

CARS NOW RUNNING IN ATLANTA.

Atlanta, Ga., Feb. 10.—(Special)—The city has been cut off from wire communication with the rest of the world practically for seventy-six hours. Street cars, which had stopped running yesterday, are now running again, and the weather observer predicts a stationary stage-to-night and fall in the tide during to-morrow. At all river observation stations in Eastern Tennessee high tides were reported yesterday, but to-day the streams are receding with the exception of the Clinch river, at Clinchport, which reported a rise of 4 feet since yesterday morning, and the French river, at Tazewell, which reports a rise of 5 feet since yesterday morning.

Ten Below at Omaha.

Omaha, Neb., Feb. 10.—Ten degrees below zero was registered at the weather bureau here to-day, and the indications are that it will continue

cold throughout the day. It is much colder in Western Nebraska. Norfolk reported the thermometer as low as 40° below zero, and traffic on some of the State's improved trains on some lines being entirely abandoned. At other points in Nebraska snow has drifted to a height of twelve feet.

Floods in Alabama.

Mobile, Ala., Feb. 10.—The heavy rains have started all the Alabama rivers on a rampage, and flood stage is reported at all points. The Warrior river is now fifty-five feet, and is expected to rise to nearly sixty feet. Rivers in the low lands are moving out. At Demopolis the gauge shows forty-two feet, with indications of rising to forty-eight to night. At Montgomery the river is twenty-five feet. Much damage is reported at interior landings, and steamboats are moving out, having a hard time filling schedules.

Over the Hill.

Duluth, Feb. 10.—Another cold wave settled over the head of the lakes last night, and the temperature fell to 35 degrees this morning, a fall of 35 degrees since yesterday noon. A strong north-west gale adds to the discomforts of out door life.

Saw Logs In Ice Gorges.

Paducah, Ky., Feb. 10.—(Special)—The Kentucky river here is gorged solid with ice for a distance of about eight miles. Many saw logs and ice are scattered throughout the ice and a great loss of timber is feared.

Below Zero At Chicago.

Chicago, Feb. 10.—Cold here to-day, accompanied by a bitter wind sent the mercury from twenty-six above zero to five below.

NEW WING

**TO THE WEISSINGER-GAULBERT
BUILDING MAY BE BUILT.**

J. Lithgow Smith Buys Hall Property
From Trevor H. Whayne.

The Hall property on Broadway between Third and Fourth avenues adjoining the Weissinger-Gaulbert apartment house on the west was sold yesterday to J. Lithgow Smith for \$10,000.

Mr. Smith decides to give the name of the man he represents in making the purchase, and says the god of prosperity that the sale means the addition of another wing to the apartment house.

The Hall property has a frontage on Broadway of 100 feet, and extends back 22 feet to the alley. The apartment house at present has a frontage of 170 feet, and the new wing will add 100 feet, making a wing nearly or equally as large as the other two can be erected upon the site, leaving another court of 100 feet, and the building will be of the present building are occupied, and more could be used, it is said.

W. C. Hall, the former owner of the Hall property, is now in Miami, Fla., and Mr. Whayne has taken the property if Mr. Hall failed to make the option he had joined him after the sale. His family were watched closely by the detectives here for nearly a year after his disappearance, but nothing was ever found as completed as did Hobbesmer.

Hobbesmer was sent to the Frankfort penitentiary two years before his indictment for armed robbery, and was robbing the Baldwin piano house here. He is now forty-three years old, and when he joined him after the sale, his family were watched closely by the detectives here for nearly a year after his disappearance, but nothing was ever found as completed as did Hobbesmer.

Hobbesmer is a splendid specimen of detective work on the part of Detective Maher and Sexton. After the case was secured a clew by which they traced him to St. Louis. They at once took up the case with the authorities there, and Hobbesmer was finally located at 11th and Bowden avenues. In that city, where he had been living for a number of months, during which time he had been in and out of hospitals, he was captured in the time of its creation.

It is probable that the new wing of the apartment house will not be constructed until some time in the spring. Mr. Whayne, of the Weissinger-Gaulbert and George Gaulbert are both in Florida at present.

**SAYS RING'S VALUE
WAS MISREPRESENTED.**

John Eilers Causes Arrest of Jerry Donahue.

The arrest yesterday afternoon of Jerry Donahue has developed a peculiar tangle which, when unraveled, may implicate others in a case of fraud. Donahue was arrested at a saloon at 4:30 o'clock yesterday afternoon by Detectives Sullivan and Chard, on the charge of having obtained \$2,000 by false pretenses. The arrest was the result of a complaint made by Eilers, who says he obtained a saloon at First and Market streets.

Eilers reported to the detectives that Donahue had a saloon registered under his name, and said he had offered a surety a pawn ticket, showing that Jake Greenberg, a pawnbroker, had given him \$100, but that the pawnbroker had not allowed him more money on it, and had set the saloon at \$100. Eilers said to take the ring until the full amount was paid to the ticket and he went to Greenberg and secured the ring, paying Greenberg \$100.

Eilers says he has learned that the ring is worth only about \$40. On this ground Eilers claims that he has been defrauded out of money.

**SAYS ACCOMPLICE USED
RUSE TO ESCAPE.**

Ed Larman Admits Robbing Hen
Houses Along the Bardstown Pike.

Driving a wagon which contained thirty-nine chickens, said to have been stolen from a hen house near Five Points along the Bardstown pike near Clarksburg, W. Va., was arrested by Patrolmen Siegel and Corporal Neumeyer yesterday morning at 10:30 a.m. on a telephone message early yesterday morning from some one on the Bardstown pike, who said that man had looted the hen coops along the road on his way to the city.

When arrested Larman admitted complicity in the theft, but had only driven the wagon when a companion had robbed the roosts. He said that he and a woman had been followed by a crowd of farmers, but had escaped by shooting at them. While the shooting was going on, the man with him had told Larman to walk a while, and escaped in the darkness.

While the police were questioning Larman several farmers rode up, all of whom were armed, and the police regarded it as evident that Larman had been made a target. The men arrived, and Larman declined to give the name of his accomplice.

Death of Mrs. Catherine Rucker.

Henderson, Ky., Feb. 10.—(Special)—Mrs. Catherine Rucker, formerly of this place, died this morning at her home in Ballard county at the age of seventy-eight. She is survived by three sons and one daughter. Mrs. Harriet Hyde, a sister, and Joseph G. Rucker, a nephew, both of Louisville, also survive.

Rise in Tennessee River.

Knoxville, Tenn., Feb. 10.—(Special)—The rise in temperature rapidly melting the accumulations of snow, and to the recent heavy rains in the Tennessee valley at this place is rising to-day. The weather observer predicts a stationary stage-to-night and fall in the tide during to-morrow. At all river observation stations in Eastern Tennessee high tides were reported yesterday, but to-day the streams are receding with the exception of the Clinch river, at Clinchport, which reported a rise of 4 feet since yesterday morning, and the French river, at Tazewell, which reports a rise of 5 feet since yesterday morning.

Ten Below at Omaha.

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LIBERTY

of J. L. Hobbsmeier Comes
To End.

CAUGHT IN EAST ST. LOUIS.

ALLEGED TO HAVE BEEN GUILTY
OF ARSON.

MANY CASES IN LOUISVILLE.

AMUSEMENTS.

MAGAULEY'S
Mardi Gras Tuesday 2:15—Last
Night. Tonight 8:15
Charles Hawley in "A MESSAGER From Mars"
Prices—Nights, 25c; 50c; Matinees,
5c to 10c. Next, 50c to 10c.

HOPKINS' VAUDEVILLE.
Market, near 2d. Night and Bargain Mat.
HOPKINS' TRANSGEOGRAPHICS, INCLUDING
Four Piccole Midges, Mason Society Ballet,
Kathryn Osterman & Co., Smith & Campbell,
Tobin Sisters, Blanche Sharp, The Biograph.

MATINEE TO-DAY—THE NEW
THE SEMINARY GIRL.

THE AVENUE
Next Week BARNEY
GILMORE²
Prices 25c, 50c

In Kidnapped in N. Y.

PROPOSALS.

Notice To Contractors.

Sealed proposals will be received at the office of the Secretary of the Louisville Chamber of Commerce until Friday, February 14, 1905, for the electrical wiring of the Syra-avenue school, as per plans and specifications on file in the office of the architect, Mr. C. E. Kelder, building. Each bid must be accompanied by a certified check of 10 per cent. of the amount bid. The Board reserves the right to accept the lowest bid.

THE GOOD OLD SUMMER TIME
PINE COMPOUND for your cough or cold.
Guaranteed, money refunded. C. F. MELTON, 18th and Harvey. Phones.

MEET ME AT ST. LOUIS.
Every day 1:30, 2:30
And Last Night.

A PRISONER
OF WAR
Prices 25c, 50c

In Kidnapped in N. Y.

COUGH CURES.

Rates 10 cents a line. Advertisements under this head are repeated same day in The Times Free.

THE TALE OF LIFE

done told is one of more or less some sickness. Take your prescriptions to a doctor. That's what we do. W. P. EVERSTREET, 10th and Chestnut.

IN THE BAGGAGE CAR AHEAD

is not where you will find me. Call me up for your prescriptions. Right drugs, Right prices. JULIUS H. SPELTER, 10th and Walnut.

SECRET OF THE MAGNOLIA

SPRINGFIELD, BOSTON, is an interesting spot. The spot you are now interested in is a first-class drug store. Try W. D. MORRIS, Twenty-eighth and Chestnut.

OVER THE HILL

and far away to come is our store. Try us on prescription. RIGHT prices, RIGHT drugs. LESLIE BAKER & CO., Third and La-

KEEPE.

WEEP NO MORE MY LADY.

Take your prescriptions to a reliable drug store. That's what we do. JOHN E. KILGUS, Third and Ormsby. Both phones.

WANTED—Kimbball's Anti-Rheumatic Electric Ring. It drives impurities out of the body and with breakfast and supper in a private room. We will pay any debt you owe a loan company and advance you more money. Call us for circular of hundreds of items. JOHN E. CRANE, New Albany, Ind.

WANTED—To try our FAN PANEL PHOTOS, made up in latest sizes in black, in white or gold. Guaranteed, money refunded. C. F. MELTON, 18th and Harvey. Phones.

THE GOOD OLD SUMMER TIME
PINE COMPOUND for your cough or cold.
Guaranteed, money refunded. C. F. MELTON, 18th and Harvey. Phones.

WANTED—Saws of all kinds to repair; only fair price. SAW WORKS, 225 W. Main.

WANTED—Orders for best quality Pittsburg Jello, Straight Creek, Kentucky. Price 25c. Box 100. Tel. 10:30 a.m. to 12:30 p.m.

WANTED—To rent a farm on shares; to furnish implements if necessary; have 3 boys to help. J. W. MITCHELL, Twenty-fourth and Chestnut.

WANTED—FIDELITY LOAN CO.

LOANS ON PRIVATE PROPERTY
PIANOS, HORSES AND WAGONS, ETC.

ALSO ON PLAIN NOTE
TO SUIT INCOME.

FIDELITY LOAN CO.

50 FOURTH ED FLOOR.

IF YOU WANT TO BUY
FURNITURE, PLATES,
PIANOS AND YOUR SALARIES.</p

BOOKS AND THEIR WRITERS.

"THE AMERICANS,"
Hugo Munsterberg's
Able Volume.



"The Americans" was written in their own tongue for the Germans in order to correct their misconception and prejudices concerning this country. For this reason the keynote is one of praise, the author either ignoring or passing over lightly many of our well-known faults. He says, "Every portrayal involves abstraction," and, "A study of Americanism means a study of Americans as the best of them are and as the others should wish to be."

In four main divisions he discusses the political, economic, intellectual and social features of our life. There is much in each division that every fairly well-informed American knows already, much that is known vaguely or imperfectly here cleared up, completed and fitted into proper relations; and there are some views that are original and striking. Throughout there is shown extraordinary knowledge of the country, particularly of the North Atlantic States.

The account of the book lies in four chapters: "The Spirit of Self-Direction," "The Spirit of Self-Initiative," "The Spirit of Self-Perfection" and "The Spirit of Self-Assertion." From these one gets an exceedingly interesting composite photograph which stands for the typical American with an inborn desire and determination to guide his own activities. This has made the form of government a republic which sprang, not from reasoned motives but from ideals, and which rests on a moral foundation; and American patriotism is not felt especially for the soil nor for fellow-citizens, but for system. This spirit of independence makes the demagogue comparatively powerless, but its weakness is the domination of those of only average intelligence and the neglect of those who are truly great.

The results of this seem an independence in the individual—a firm belief in one's own strength and judgment, an unequalled strength of initiative, resourcefulness, adaptability, a deep consciousness of duty, belief in general integrity, a recognition of the rights of others and a demand for free competition and fair play.

Another characteristic is the American's astonishing gift for organization, shown even in the orderly line before a ticket office, and all the way up to labor unions, great corporations and political parties. It submits to discipline and leadership which he has voluntarily accepted.

Time and space forbid more than a

HUGO MUNSTERBERG.

mention of Mr. Munsterberg's unusual appreciation of the part played in the American life of the irrepressible sense of humor; of our generally wise philanthropy which does not pauperize, of our hospitality, of the purity of our homes and the great influence of our women who take so large a part in the active good work of the nation without any real desire for suffrage; and of the strong sense of justice and truth found in the mass of people. He touches with a wise, kind hand on the divorce evil, suggests that it is but another expression of individualism—"a higher individual morality which ends marriage when it has lost its inner sanctity." Concerning the American woman he evidently agrees with the writer who said there were only two deserts on earth, the Tsar of Russia and the American woman.

Interesting, too, are the pages given to the negro problem, with which he deals in a spirit of fairness refreshing to the Southern reader; and his predictions concerning Canada and the probability of our recognizing before long the "blind folly" of holding the Monroe doctrine.

"The Americans" is not alone extremely interesting and stimulating to thought and discussion; it stirs also the feeling we all have for our country. True, it is often that "deepest wounds are given by praise," but here is found the best effects of discriminating praise—recognition of our faults with suggestions that rouse a desire to correct them; a brilliant picture of what we have done in the world with a desire to do still better in the future. Above all, a desire to face the question which says American civilization puts to each one, "What do you, purely as an individual, amount to?"

THE AMERICANS. By Hugo Munsterberg. McClure, Phillips & Co., New York.

MISS GILDER'S BOOK TALK.

A most interesting book will be published by Cassell & Company in the course of a few days. It is Sir Frederick Treves' account of his recent tour around the world. The book is rather unfortunately named, it seems to me—"The Other Side of the Lantern"—but Sir Frederick explains that title in a preface of a few lines, which is only given over to this explanation:

A paper lantern, round and red, hangs under a cloud of cherry blossoms in a Japanese village. There is a very familiar flower symbol painted upon one side of it. Some children have crossed the green to see what is on the other side of the lantern. A like curiosity has led to the writing of this trivial book."

Sir Frederick is too modest. The book is not a trivial book. It is an important book; the record of an intelligent and far-seeing eye.

It is hardly necessary to explain even to the American reader who Sir Frederick is. His record as the physician who virtually saved the life of the King of England, previous to his coronation, is too well known. The journey described in this book was probably taken as a relief from the great strain that Sir Frederick had been through during the illness of his royal patient.

Although he has only gone over the beaten track, he sees things with a freshness of observation that gives charm and interest to what he writes.

Sir Frederick Book by Sir started from Tilbury, England, to go to India.

Thames in November, when the river is shun by a freezing fog." His ship was pointed for the East, and on the way passed Gibraltar, the sight of which impressed him, as he regarded it from the steamer's deck, as it seems to impress most travelers. The first impression of this famous colony, he says, is one of "agrieved disappointment. It is so unlike the photographs and pictures which have been familiar from youth. Of that grim precipice which rises sheer from the sea of the pictures there is no trace. There is nothing terrible or menacing or even soldier-like about Gibraltar as seen from the Western sea. It does not suggest a tunneled rock nor a lurking ambush full of guns, nor could any place look less like an impregnable fortress."

Port Said he calls "stage villain's town," but, in Justice to the claims of other Levantine towns, he declines to admit its pretense to a special eminence in the matter of depravity. "Iniquity is, by repute, the chief commodity of the place," but those who expect to find dead men lurking under trees will be disappointed. "Port Said may be as wicked as even Paris or London, but it is not carry the case stark in its face. Its criminality—if such it flourished like the green bane tree—is well concealed."

On the morning of the twenty-first day after leaving Tilbury, Bombay was sighted. "Bombay is what is called a fine city, but its interest to the visitor

Impression of India, based upon a sojourn in the country of little more than two months, must be necessarily, Sir Frederick thinks, be imperfect. Although in his journeys in India he has traveled between three and four thousand miles, he scarcely went beyond that great plain which occupies the central part of the continent, and which stretches from the Himalayas in the north to the tableland of the Deccan in the south. After the first impression of India, which is that of strangeness of all things, his seeming life is the most impressive. The country would seem to be overrun by a multitude of men, women and children, all of about the same degree, a little below the most meager comfort, and a little above the nearest reach of starvation. They crowd everywhere over the length and breadth of the Peninsula, for they number two hundred and ninety millions. In the towns they bustle one another as they trample along in the dust, so that each narrow street is full to its walls. The drivers of a donkey has to yell himself hoarse to make a way for his beast, and the bullock reaches the lane's end by plowing his shoulders through the crowd as through a field of maize."

Next to the impression of this all pervading host comes the realization that India is a country of intense color. The people of the country he describes as "lean and weary-looking. Their clothing is scanty, they all seem poor, and 'tolling to leave to live.' They talk little and laugh less."

Sir Frederick devotes a chapter to his interview with the Emperor of Japan and with the President of the United States. It was America, he says, "who opened Japan to the world, who pierced the cordon which had made the island an isolated sanctuary upon the earth, within whose jealous circle no strange foot could step. It was an American sea captain who woke the Sleeping Princess, who blew such a blast before the cobweb castle that those within were constrained to come forth and listen."

Sir Frederick and the Emperor. Treves was presented to the Emperor of Japan by his excellency, Sir Claude MacDonald. At the door of the palace were footmen in European livery, dressed trimmily with gold. There was a fine entrance hall, but it was furnished in the Western manner with chairs and tables, carpets and the orthodox fireplace and mantelpiece. The waiting-room was large and lofty, with furniture of European and apparently German make. The room in which the Emperor stood, surrounded by the great officers of his household, was small and dimly lighted, but it was furnished after the Western style and the appearance of a small sitting-room.

One would hesitate to visit this city after nightfall, but Sir Frederick tells us that "it is at moonlight that this dead city on the hill is most wonderful to see. Its utter

loneliness and the sense that it is forgotten are to be most fully understood when night has fallen upon the silent streets."

From India Sir Frederick passed on to China, landing first at Hong Kong, which, he says, "can boast of at least one other astonishing thing besides the cable railway, and that is its weather. From November to March the climate is charming—one, bright and brisk, like a June day in England. From April to October the whole island, peak and town, harbor and hillside, is liable to be buried in a mist. Any who want to know what a damp climate can do should visit Hong Kong during the season of the mist. In the early morning they may amuse themselves by wringing the water out of the mosquito curtains, or by noting how green mould has collected on boats during the night. In the daytime they must learn to breathe steam, to see the world through the atmosphere of a laundry, to write on damp paper, to keep their gloves in bottles and to sit still and drip. In the evening they must send what clothes they wear in the day to the 'drying room,' with which every house is provided, and must feel while they sit at dinner, the once stiff collar changing into a tie. Yet the residents in this Island of the Mist look well. The climate certainly fails to depress them, for they seem to have solved the problem 'How to be happy though damp?'

CANTON. Canton he describes as "one of the most remarkable cities in the world." In Canton 400,000 people spend their lives in boats. "They are born on the water, live their days on the water and finally die in the cabin of a boat or under the awning of a sampan." Canton is a city of workshops, which are built so strong that they might be towers of refuge. "Their massive strength intended to withstand not only flood, fire and the sudden burglar, but also the attacks of mobs, pirates upon looting whenever there is a rising in the city."

The boat of the river is the sampan, which is "a wherry with a rounded bottom, a wide stern and a narrow, low flat prow." In the sampan lives the whole family—the husband, his wife or wives, his children and possibly his friend. With them are the domesticated cat and dog, a few live fowls, a litter of mats, bowls, old relatives and other impediments of a home."

One lays down Sir Frederick Treves' story of his travels with the conviction that if he had not become a famous physician he might have been a famous writer. His style is delightful, his quiet humor irresistible. Although the scenes that he describes are not new, his point of view is so fresh, his observation so keen, his style so incisive, that his book might be the record of undiscovered countries rather than of a journey over well-traveled roads.

JEANNETTE L. GILDER.

AUTHOR OF RANK MAY WRITE ANTI-VIVISECTION NOVEL.

Chance That English Offer For a Romance of This Sort May Have An Important Result—Rider Haggard's Coming Visit To America—A New London Monthly Will Be Entirely Devoted To Charles Dickens and His Works—Shakespeare's Religion Discussed By Prof. Charlton Collins—New Novel Coming From Horace Vachell—Literary Gossip of London.

(Correspondence of the Courier-Journal.)

London, Jan. 25.—It will be rather interesting to see what comes of the offer of \$250 that has just been made by the "Animals' Guardian," the official organ of the English anti-vivisectionists, for the best anti-vivisection novel submitted to its editor. The competition is not restricted to British authors, so there is no reason why writers at home should not "enter." If they think it worth while. Probably the smallness of the reward and the shortness of the time set—all manuscripts must be submitted by the 1st of June—will keep any author of real prominence from actually taking part in the contest, but it is just possible that it may inspire one of the several writers of renown who are keen anti-vivisectionists to undertake a romance of this kind. If one remembers rightly, Mark Twain is dead against vivisection. George Bernard Shaw is of the same mind, and so is Jerome K. Jerome, who took quite a spirited part in a recent newspaper discussion of the subject. Jerome, in particular, ought to be able to do a readable anti-vivisection novel. Wilkie Collins and Jas. Payne both were anti-vivisectionists, and according to the editor of the "Animals' Guardian," both essayed the task of writing the subject as a romance, are not likely to be satisfied entirely randomized." But Japan must be known like other countries. It does not "wear the heart of its sentiment upon its sleeve, nor does it present to the sensible eye a formal display of its characteristics." In a little while, though, in a matter of a few weeks, the charm of Japan takes possession of whatever stranger finds his way within its gates."

After his acquaintance with the Japanese Sir Frederick finds it little to be wondered at that they are "loyal to the death, are devoted to their country and their people with a fervor that few have knowledge of, are filled with the fierce partisanship of the clansmen and the pride of birth, but are yet gentle and tender, considerate and full of sympathy." The basis of their worship is "affection and gratitude, the motive of their ceremonial is the ever present voice 'do this in remembrance of me.' The daily acts of a Japanese man are moulded upon the resolve never to degrade in any way that of those who have gone before him."

Sir Frederick brings into the same chapter his interview with the Emperor of Japan and with the President of the United States. It was America, he says, "who opened Japan to the world, who pierced the cordon which had made the island an isolated sanctuary upon the earth, within whose jealous circle no strange foot could step. It was an American sea captain who woke the sleeping princess, who blew such a blast before the cobweb castle that those within were constrained to come forth and listen."

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Twentieth Publication of the Filson Club.



DR. WILLIAM RICHARDSON.



DR. ROBERT PETER.

The latest addition to the archives of the State is the "History of the Medical Department of Transylvania University" by Dr. Robert Peter. This handsome volume was prepared for publication by Miss Joanna Peter, who has presented her father's manuscript almost as it left his hands making only such addition as required by means of foot notes and extracts or comments obtained from direct sources. Dr. Peter wrote the book during the leisure moments of an active life and was still at work on it at the time of his death at the age of eighty-nine. Its value may be estimated when one remembers that some of the most brilliant physicians of the country, whose names are known throughout the medical world, received their training at this university.

The author was a distinguished member of the Transylvanian faculty from 1833 until its merger into the Kentucky University in 1857. It occurred to him that an institute that had furnished so many brilliant names to it should not be forgotten so easily. We cannot like our English cousins go back along the pathway of centuries to the colleges of Oxford and Cambridge and revere them for their age; we have nothing in our new country that partakes of such age. We are a young people in a young country, and our Transylvanian Medical College was old enough from our standpoint to be crowned with hoary years. *****

We revert to it for the success of Prof. Brown in introducing vaccination in advance of its discovery, for the brilliant and numerous operations in lithotomy by Prof. Dudley and for the noble efforts of others of its professors in prolonging human life and mitigating its pains."

Fifteen admirable illustrations present a notable array and form a history in themselves. In looking at the faces



Booth Tarkington's In the Arena

might have as its sub-title

"The Gentleman from Indiana in Politics," for its author, the author of "Monsieur Beaucaire" and "The Gentleman from Indiana," has drawn extensively upon his own experiences and observations as a member of the Legislature in his native state. All the types of political life are here rendered with that life-like quality that characterizes all Mr. Tarkington's creations. Humor and pathos both play over every page.

Cloth, 12mo. Illustrated by A. I. Keller and others. \$1.50.

My Appeal to America: CHARLES WAGNER

Being my first American address. With an Introduction by Dr. Lyman Abbott.

The thousands who have heard the author of "The Simple Life" lecture in this country will want to buy and preserve this address, which was both written and delivered in English. Paper boards. Net 50 cents.

McClure, Phillips & Co. 44-60 E. 23d St., N.Y.

Full of horrors to be presented in the cold light of a gory scaffold. See the author has found his material in the depths of primitive but universal human experience, and has sounded after the manner of a serious artist some primal truths of the heart and soul, scarcely detracted from the subtle relations between the human element and its physical environment contained in his portraits Thomas Hardy.

Mr. Philip Morris may be remembered, standing among the master connoisseurs of background. His descriptions of nature are rich, eloquent, missing the final quality of Hardy's art, especially its restraint but withal serving as excellent setting for the human lives, unmistakably moulded from their native soil.

THE SECRET WOMAN. Eden Phillpotts. Macmillan Company, New York.

Leslie's Weekly has more than its usual feast of good things. The state of affairs in St. Petersburg is made the subject of pertinent comment and pictures. War scenes in the Far East occupy three pages of photographs, the most striking yet printed.

Travel (Bennett building, New York) is a magazine dedicated to the cause of home and travel. It holds that the \$100,000 spent annually by Americans in foreign lands could be expended more profitably at home. Among other questions the current issue discusses the subject of "Tipping."

The Arctic, better than ever, shows several changes, among which may be noted the excellent sepia portraits. Mr. Flower is again sole editor, and his department is full of interest. The opening article is by Rudolph Blankenburg. The Living Age reprints Alfred Stead's contribution to the Fortnightly Review, "Why Japan Will Win." Mr. Edward Dickey writes his personal reminiscences of Sir Arthur Sullivan.

The leading article in Book News is "Literature Between Two Eras," by Mr. Thomas Wentworth Higginson, a comparison of conditions of the present day with those of a half century ago. "The Nibelungen Lied" begins German literature in the educational course.

The Atlantic has a clever article, "The Confessions of a Newspaper Woman," by Miss Helen M. Winslow. Richard Watson Gilder contributes a fine poem, "In the Heights."

The story of "Pinkey Perkins" adventure begins in the St. Nicholas, written by a graduate of West Point, Capt. Hammond, now in charge of the department of drawing at that place.

The Pilgrim has a cover design by W. H. D. Koerner. Articles for feminine readers abound, among which the "National Council of Women of the United States" and "Woman's Hand in the World's Work" will make an especial appeal. The fashion notes are seasonal and suggestive. The recipes are, as usual, appetizing and reliable.

The story of "The Confessions of a Newspaper Woman," by Miss Helen M. Winslow, Richard Watson Gilder contributes a fine poem, "In the Heights."

Success has the first of a series of articles on wealth, "The Shameful Misuse of Wealth," by Cleveland Moffett, David Graham Phillips contributes "The Van Dyke Tree," a serial story. Virginia Van De Water's serial "The Bad Manners of Good Children."

Harper's Bazaar considers the exclamation point in conversation or in life to betray a lack of balance and show a waste of energy. In other words, exclamations violate the rules of "poies," that admirable quality resulting from education, culture and a level head.

"The Chautauqua" (5711 Kimball avenue, Chicago), gives the second musical article on Beethoven, analyzing the Fifth Symphony and comparing the works of that master with those of Mozart.

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Sydney Brooks, in Harper's Weekly, says that the English clergy are the hardest worked and poorest paid set of men in the Kingdom, while the laity of the Church of England are the wealthiest and most liberal.

The American Art News draws attention to many exhibitions and sales of paintings, arms and armour, rugs and Syrian antiques.

The magazine number of the Outlook tells of "Who Is Father Copon," in an article by Madame Breslavsky, the Russian revolutionaries and their Siberian

SOCIETY IN KENTUCKY.

One of Auburn's Charming Young Women.



MRS. JOHN SCHEEPER.
She was married recently at Bowling Green to Mr. Schaeper, who is a resident of Holland. She was Miss Patti Griffeth before her marriage, and is a member of a prominent family.

PADUCAH.

FEBRUARY 10.—[Special.]—Mr. and Mrs. Leo Meyers entertained Tuesday evening at a Dutch supper. The guests were Mr. and Mrs. August Budde, Mr. and Mrs. R. C. Thomas, Mr. and Mrs. Albert Meyers, Miss Doris Martin, Messrs. Tom Tydon and Harry Atkins.

The Magician Club met Thursday afternoon with Miss Henrietta Koger.

The Leather Social Club Monday night surprised Mr. and Mrs. F. Hammel, Jr., in honor of the twenty-fifth anniversary of their marriage. The happy couple received many handsome presents. Greetings and congratulations were sent them by the Rev. B. J. Ansaug, of St. Louis, who planned the affair.

Miss Edna Bergland entertained Monday evening at enclure. The lady's prize was won by Miss Anne and the gentleman's by Mr. Joseph Roth.

Mr. and Mrs. John H. Mullins, who had been visiting the Folencie Club Tuesday afternoon.

A number of young society men will give a benefit square dance at the Palmer House Wednesday evening, February 15.

The Entre Nous Club was entertained Tuesday afternoon by Miss Frances Terrell.

The Patriotic Club, the Daughters of the Confederacy, met yesterday afternoon at the Hotel New York in honor of their mother, Mrs. Mary W. Worley.

Miss Merrymon and Miss Roda Elder will be married at St. Francis de Sales Catholic Church February 22.

Mr. and Mrs. L. E. LeBaron, a prominent young business man of this city, and Miss Elizabeth Mendenhall, his daughter, have been the recipients of a round of social favors this week. Among those entertaining in their home were Miss Florence Dill, Miss Anna, Misses Anna and Clara, Misses Red Men, some of whom were in costume. A number of Red Men stood up to sing the songs of the tribe, and the strain followed the ceremony.

Mr. LeBaron is one of the leading Red Men of the city, and this year will be elected to the office of Grand Master.

Misses Anna and Clara, Misses Red Men, and the LeBarons, a brother and sister couple, went to Jacksonville, Fla., to spend their honeymoon.

Miss Pearl Heester Kirkpatrick, popular couple of the city, were married Tuesday afternoon by the Rev. H. H. Jackson. The attendants were Miss Nannie Kirkpatrick, maid of the bride, and Mr. Joseph Roof, brother of the groom.

Miss Lydia Mohan has gone to Cincinnati to enter a college of music.

Mrs. Edward Vaughan has returned from the South.

Miss Alice Thompson has returned to Mayfield, Ky., after a visit to the home of Misses Little and Jones.

Mrs. R. M. Young has returned from a visit to her sister-in-law, Mrs. C. B. Chapman, in Cloverdale.

Mrs. Lou Carville is in Dixon with Mr. and Mrs. George Carville.

Miss Fannie Sugg and Martha Allen are visiting Mrs. W. J. Payne in Alton.

Miss Cora Fisher, a widow, is in Paducah.

The approaching marriage of Mr. W. Truman Drury, of this city, to Miss Katherine Wimberly of Evansville, Ind., is announced.

Misses Jeanette Moore and two children have returned from a visit to Frankfort.

Misses Margaret Cox and Annette Stringfellow returned to the Queen City.

Mrs. Mary Waller, of Maysfield, Ky., is visiting her sister, Mrs. D. H. Hughes, of Marion, Ill.

Mrs. Edward Smith, of Seneca, Kan., has returned to their home in Hopkinsville after a visit to Misses Little and Jones.

Miss Mary Dunn has returned from Midway, where she was the guest of Miss Mary Sleet.

Misses Jeanette Moore, of Fort Worth, Tex., and Miss Mattie Hayes, of Chattanooga, Tenn., are the guests of Mrs. W. H. Sleet.

Miss Bessie Dorothy, of Lexington, spent a few days with Miss Cyrene Dunn, Mrs. and Mrs. Hugh Bowman Rowland, of St. Louis, who are visiting Mr. and Mrs. W. S. Rowland.

Miss Eddie Cecil has returned from a visit to Mr. and Mrs. Buford Hendrick in Frankfort.

Miss Wallace Rippy, of Lawrenceburg, will be married to Mr. Lillian Bohon, Misses Adele and Mamie Smith, who have returned to Cornishville after spending a week with relatives here.

Miss Polly Taylor of Seward, the guest of Mr. and Mrs. C. H. Roden, are spending a few days in St. Louis, the guests of Mr. Boyle Roden.

Miss Bessie Lanier is at home from the ladies of Trinity Episcopal church, having issued invitations to a valentine party in the rectory the evening of February 13.

Miss Pearl Durham is visiting her brother, Mr. George Durbin, at Burstin, Nev., and Mrs. Hugh Bowman Rowland, of St. Louis, are visiting Mr. and Mrs. W. S. Rowland.

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Announcements have been made of the marriage of Mr. and Mrs. W. H. Sleet, Mr. Lucien Drury, brother of the groom, will be one of the ushers. Mr. Drury is a prominent young attorney of this bar,

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WINGFIELD, Feb. 10.—[Special.]—The Woman's Club met Thursday afternoon with Mrs. R. O. Hester.

Miss Cappe Lohm left Tuesday evening for San Antonio, Tex., to spend the winter.

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**IN FRONT.**

Louisville Leads Country In Increase of Building

PER CENT. 887 IN JANUARY.
HOUSES UNDERMINED BY DIGGING CELLARS.

R. J. TILFORD TAKES ACTION.

Louisville leads the United States in having the greatest increase in building operations during the month of January. This is the first time in the history of the city that it has taken a stand at or near the top, but the increase for the month of January was so marked, as compared with the same month last year, that the figures seem almost impossible. New York, Chicago and all other large cities show an increase, but none so great as Louisville's. The figures do not mean, of course, that the total cost of buildings for which permits were issued in Louisville during the month of January was greater than the total cost in other cities.

The increase in Louisville was 887 per cent. Only a few of the larger cities showed an increase greater than 600 per cent. During the month of January, the Construction News, which keeps track of the building permits in all cities, has the following to say in its issue of yesterday:

"Building in the principal cities for January shows a remarkable increase compared with the corresponding month a year ago. In twenty-seven of the leading cities permits were issued for the construction of 6,187 buildings, involving a total cost of \$1,964,651, against 4,317 buildings involving a total of \$13,675,418 for the same month a year ago, an increase of 870 per cent."

"Building in the twenty-seven cities numbered show in some instances increases of remarkable magnitude. Nineteen of the twenty-seven cities show increases varying from 21 to 887 per cent. Louisville City shows an increase of 887 per cent.

"Louisville's increase is the enormous percentage of 887, Indianapolis 528, Pittsburgh 204, Cleveland 189, Allegheny 149, San Francisco 107. The other increases are below the 100 per cent mark."

MANY HOUSES UNDERMINED
By Digging of Cellars In Which Put Furnaces.

Samuel Webb, Assistant Building Inspector, yesterday discovered an unusual condition of affairs in a house on Broadway, the name of the owner of which is withheld. Mr. Webb found that the walls had been undermined over the entire house to a depth of four feet and only a narrow strip of dirt was left to support the brick walls. The excavation had been made to permit the erection of a new cellar. It was only by chance that the walls did not give way, it is said. Mr. Webb found, upon making an investigation, that the same thing has been done on other houses in the city. Mr. Tilford, the Building Inspector, has taken a firm stand to stop the digging of cellars without the supervision of the inspectors.

The house which came so near falling in on the inmates yesterday was built originally without a cellar. It is a two-story brick dwelling and is occupied by a large family. It being desired to put in a furnace, a tunnel was dug from the front of the house to the side wall. The tunnel was then

closed up and the furnace installed.

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LAST DAY OF DISCOUNT.

The discount of 3 per cent, which is allowed on every article during the last part of the year, will not be allowed after to-day, and after the office closes at 1 o'clock the discount will be only 2 per cent. The larger discount will be taken advantage of by persons of the trust companies and the larger manufacturing establishments which desire to save interest on the money by waiting until the last day to pay. The Fidelity Trust Company, which has the largest number of taxes, will settle its tax bills in full to-day, the total being \$10,000.

WITHOUT CAPITAL STOCK.

The Kentucky Synthetic Industrial Company, Inc., of Orpington, Aspinwall, incorporated yesterday. No capital stock is provided and a maximum debt of \$4,000 may be incurred. The incorporators are T. J. Cox, J. W. Collins, Emory J. Cain, Matilda Dorssey, Josie A. Webster and Annetta Cox.

W. W. DENNIS & CO., STATE AGENTS, 506 W. Main St., Louisville, Ky.

SHORT SESSION HELD BY FEDERAL GRAND JURY.

Expected That Indictments Will Be Returned In Election Cases To-day.

The Federal grand jury held only a short session yesterday and adjourned at 1:30 o'clock after being in session less than an hour. It is generally expected that the grand jury will be ready to return its action cases to-day, and that the adjournment was taken yesterday for the purpose of allowing the District Attorney to make the final alterations in the indictment.

H. L. HAYS BANKRUPT.

Henry Lee Hays, of Cave City, Ky., filed his petition in bankruptcy in the Federal Court here yesterday. His debts, which are principally due to persons living at Cave City and Glasgow, amount to \$17,000, while his assets, consisting of personal property, value at \$10,000, are all claimed as exempt under the law.

Falls and Breaks Leg.

William F. McKinley, the chief engineer at the customhouse, fell on the icy walk leading to his home at 1000 Deaderick street yesterday and broke his leg. Mr. McKinley is well advanced in years, and though his condition is not serious it will be some time before he recovers.

GEORGE WARNER WILL HANG FIRST IN NEW JAIL.

George Warner, the condemned slayer of Pulaski Leeds, will be the first man to hang in the new jail. The prison is now rapidly nearing completion and Jailed Pfanzl expects to move in before the execution date of Warner's execution. The death sentence of Warner has already been confirmed by the Court of Appeals, and it is not thought the execution will be delayed a great while longer. The indications are that the first year of use of the new jail will be characterized by several legal executions.

LAST MARK OF RESPECT TO MAJ. FITZGERALD.

Funeral services over the body of Maj. Edwin Fitzgerald, who died in Denver, were conducted yesterday afternoon by the Rev. J. G. Minnigerode at the family residence, 418 Fountain court. Many relatives and friends who knew Maj. Fitzgerald were present. The body will be taken to Norfolk, Va., at 8:30 o'clock this morning and will be buried there. Resolutions in regard to the death of Maj. Fitzgerald, which were adopted by the local trade men, were distributed in printed form yesterday.

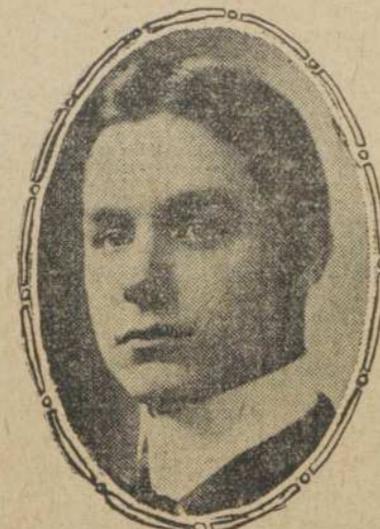
Gift for Charles R. Williams.

At the regular meeting of Kosair Temple, Nobles of the Mystic Shrine, held in Scottish Rite Cathedral last evening, a pair of diamond-studded link cuff buttons was presented to Charles R. Williams, who was illustrious postator during the year 1904. The buttons bear the insignia of the Arabic order and the name "Kosair" and contain the inscription: "Charles R. Williams, Postator 1904; Kosair Temple, Dist. No. 1." Mr. Williams' name became the membership of the temple was increased until now it has passed the thousand mark. The new postator, John M. Scott, and his official division are arranged for a ceremonial session to be held February 25.

Death of Willis Bell.

Lancaster, Ky., Feb. 10.—(Special)—Mr. Willis Bell, of Louisville, died at his residence, his former home, and the remains were taken to Crab Orchard for interment.

A TALENTED YOUNG LAWYER OF VERSAILLES.



HARRY A. SCHOBERT.

He was recently installed as Chancellor Commander of Gray Lodge, Knights of Pythias, one of the largest and strongest Pythian organizations in the State.

1905.

**60th Annual Statement
The Mutual Benefit Life Insurance Co.**

NEWARK, NEW JERSEY.

FREDERICK FREILINGHUYSEN, - President.

ASSETS, JANUARY 1st, 1905.
Cash on Hand and in Banks..... \$1,172,329.91
Loans on Collateral, U. S. Bonds and other securities..... 1,057,450.00
United States and other Bonds, par..... 22,994,401.33
First Bonds and Mortgages on Real Estate..... 46,302,397.97
Real Estate..... 3,109,680.97
Loans on Policies in Force..... 13,494,901.42
Agents' Balances and Cash Obligations..... 70,419.77

Interest due and accrued..... \$89,101,591.37
Net deferred and unreported premiums on Policies in force..... 1,118,143.40 2,739,154.03
Total..... \$81,840,745.49

LIABILITIES,
Reserve Fund, according to the Actuaries' and American Tables of Mortality with 4 and 3 per cent. interest..... \$84,530,194.00
Policy Claims in process of adjustment..... 194,587.33
Deferred Endowment Claims..... 120,440.83
Deferred Death Claims..... 122,214.49
Principals Due..... \$87,558.54 hereafter payable on Maturing Instalment Bonds..... 274,609.55
Allowance for Unpresented and Contingent Claims..... 325,000.00
Dividends due and unpaid..... 224,220.04
Premises paid in advance..... 56,961.00 5,918,227.30

Surplus..... \$5,922,518.19
Market Value of Bonds over par..... \$1,397,044.87
Assets on Market Value Basis..... 93,237,790.27
Surplus on Market Value Basis..... 7,319,562.97
Policies issued and revived in 1904..... 26,891
Insuring..... \$54,800,000.00 155,999
Policies in force January 1st, 1905..... \$63,891,084.00

RECEIPTS IN 1904.
Premiums..... \$13,702,520.74
Interest..... 2,956,131.43
Rents..... 174,106.72
Profit on sales of foreclosed Real Estate..... 14,697.65
Total Receipts..... \$17,847,766.54
Balance January 1st, 1904..... \$81,840,745.49

EXPENDITURES IN 1904.
Death Claims..... \$5,081,321.91
Endowments..... 1,283,830.92
Annuities..... 120,894.45
Surrendered Policies..... 1,458,159.44
Dividends or Return Premiums..... 1,920,774.55
Total Paid Policyholders..... \$9,854,781.27
Taxes on Real Estate..... \$52,900.03
Other Taxes, Fees and Licenses..... 401,113.44
Postage and Stationery..... 12,000.00
Investment Expenses..... 41,328.67
Medical Expenses..... 150,584.26
Legal Expenses..... 45,852.12
Commissions and Agency Expenses..... 1,498,977.59
Salaries and other Office Expenses..... 268,144.69
Advertising, Printing and Postage..... 108,649.23
Total Expenses and Taxes..... \$2,723,982.02
Premiums on Bonds Purchased..... 63,261.31
Total Expenditures..... \$13,648,025.61
Balance January 1st, 1905..... \$81,840,745.49

INCREASE IN 1904 OVER 1903.
In Premium Receipts..... \$1,003,857.85
In Total Receipts..... 1,244,353.41
In Amount Paid Policyholders..... 566,942.37
In Assets, Par Values..... 5,444,538.75
In Assets, Market Values..... 5,778,301.15
In Surplus, Par Values..... 274,658.39
In Surplus, Market Values..... 698,720.75
In Premiums Issued and Revived..... 26,387,532.00
Ratio of Expenses and Taxes to Total Income, 1904, 15.36 per cent.; 1903, 15.27 per cent.

DIRECTORS
AMZI DODD, EDWARD H. WRIGHT, MARCUS H. WARD, ROBERT C. NEPPARD, FREDERICK FREILINGHUYSEN, ALBERT B. CARLTON.

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D. H. Baldwin & Co., \$6.00
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Knabe, \$85.00
Waters, \$40.00
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RATIO OF EXPENSES AND TAXES TO TOTAL INCOME, 1904, 15.36 PER CENT.; 1903, 15.27 PER CENT.

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